

Amendments to the Claims:

Re-write the claims as set forth below. This listing of claims will replace all prior versions and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of improving debt collection from a plurality of debtors comprising:

~~attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments, according to a plurality of attitudinal profiles each of said attitudinal segments corresponding to a group of debtors having similar responses to different debt collection strategies, and each of said attitudinal segments suggesting a debt collection strategy to employ with respect to said debtor; and~~

assigning, ~~by at least one digital computing device,~~ a debt collection strategy to said debtor based upon the at least one attitudinal segment into which said debtor was classified.

2. (Currently amended) The method of claim 1, further comprising:

~~determining the plurality of attitudinal segments wherein said attitudinal profiles classify debtors into at least first, second and third segments based on identifying attitudes of at least some debtors to a previous debt collection.~~

3. (Currently amended) The method of claim 1, wherein classifying the debtor further comprises classifying the debtor based on current characteristics of the debtor wherein a debt collection strategy includes:

~~directly contacting a debtor by a collection agent;~~

~~sending written correspondence to a debtor; and~~
~~specific negotiation script.~~

4. (Currently amended) ~~The A-method of enhancing debt collection, by at least one digital computing device, from a plurality of debtors claim 1, further comprising:~~

~~attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments using a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;~~

~~modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the at least one attitudinal segment; and~~

~~assigning, by at least one digital computing device, the debt collection task to the a-debt collection strategy based upon the at least one attitudinal segment into which said debtor was classified and the likelihood of debt payment.~~

5. (Canceled)

6. (Canceled)

7. (Previously presented) The method of claim 1 [[4]]wherein the a-debt collection strategy includes:

contacting a debtor through a collection agent.

8-14. (Canceled)

15. (Currently amended) ~~A method of improving debt collection from a plurality of debtors comprising digital computer programmed to:~~
~~classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments, according to a plurality of profiles each of said attitudinal segments corresponding to a group of debtors having similar responses to different debt collection strategies, and each of said attitudinal segments suggesting a debt collection strategy to employ with respect to said debtor; and~~
~~assigning, by at least one digital computing device, a debt collection strategy to said debtor based upon the at least one attitudinal segment into which said debtor was classified.~~

16. (Currently amended) ~~The digital computer method of claim 15, further programmed to:~~
~~determine the plurality of attitudinal segments wherein said segments classify debtors into at least first, second and third segments based on identifying attitudes of at least some debtors to a previous debt collection.~~

17. (Currently amended) ~~The digital computer method of claim 15, further programmed to classify the debtor based on current characteristics of the debtor, wherein a debt collection strategy includes:~~

~~directly contacting a debtor by a collection agent;~~
~~sending written correspondence to a debtor; and~~
~~specific negotiation script.~~

18. (Currently amended) The digital computer of claim 15, further
programmed to: A method of enhancing debt collection from a plurality of debtors
comprising:

~~classifying, by at least one digital computing device, a debtor into at least one of a~~
~~plurality of segments using a plurality of profiles, each of said profiles suggesting a debt~~
~~collection strategy to employ with respect to said debtor;~~

~~modeling, by at least one digital computing device, a likelihood of debt payment~~
~~by the debtor based upon the at least one attitudinal segment; and~~

~~assigning, by at least one digital computing device, the debt collection task to a~~
~~debt collection strategy based upon the segment into which said debtor was classified~~
~~likelihood of debt payment.~~

19-21. (Canceled)